Department of the Army Pre-Retirement Briefing

HQ, Army Retirement Services
251 18th St. S STE 210
Arlington, VA 22202-3531
23 May 2016

Purpose

To provide Soldiers and Family members information on retirement programs, benefits and entitlements.

Retirement is a process *NOT* an event!!

Army Retirement Services…AR 600-8-7

MISSION

Army Retirement Services develops Army policy and oversees Army programs worldwide that prepare Soldiers and their Families for retirement, assist survivors of Soldiers who die on active duty, and serve Retired Soldiers, surviving spouses, and their Families until death in order to comply with federal laws, encourage Retired Soldiers to be Soldiers For Life, and improve recruiting and retention

PROGRAMS

Army Echoes, the official Army newsletter for the Retired Soldier (available electronically at: **https://soldierforlife.army.mil/retirement/echoes** and the *Army Echoes* blog at: **https://soldierforlife.army.mil/retirement/blog)**

CSA Retired Soldier Council

Pre-Retirement Counseling

Survivor Benefit Plan (SBP) and Reserve Component SBP (RCSBP)

MyArmyBenefits

Retirement Services Officers (RSO)

Pre-Retirement Support

Pre-retirement counseling

SBP/RCSBP counseling

Retirement literature

Career Status Bonus counseling

Post-Retirement Support

Retirement Services Office (RSO)

Assistance with pay, ID cards, SBP, other benefits information

Retiree Appreciation Day (RAD)

Newsletters

Installation Retiree Council

See: https://soldierforlife.army.mil/retirem

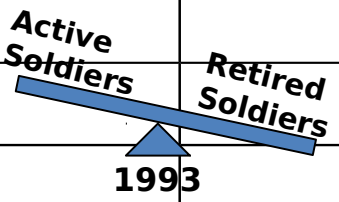
The ***NEW*** Retirement Services Website

https://soldierforlife.army.mil/retirement

Army Retirement Services Office
SOLDIER FOR LIFE
Once a Soldier, Always a Soldier ... A Soldier for Life!
Retired Soldiers - Home
Army Echoes
Army Echoes Blog
Preparing to Retire
After Retiring
Survivor Benefit Plan
Career Status Bonus
Retirement Services Officers
RC Retirement Services
Survivor Assistance
CSA Retired Soldier Council
Former Spouse Information
Frequently Asked Questions
Calculators
Active Officer Retirement
Active Enlisted Retirement
RSO - Mission
Helpful External Links
Contact Us
Vietnam Veterans Memorial
ECHOES
myPay
MyArmyBenefits
TRICARE
Read Today's Blog Post
EEOC Proposes Regulations Describing Federal Government's Obligation to Engage in Affirmative Action for People with Disabilities
Latest Announcements
The Army Vice Chief of Staff, GEN Daniel Allyn, hosted Army Retirement Services' 60th Anniversary Celebration at the Pentagon on November 16. For details, click here. In recorded messages, GEN Allyn and SMA Daniel Dailey added personal congratulations to all Retired Soldiers and Retirement Services Officers.
The annual Cost of Living Adjustment (COLA) that will be applied on Jan. 1, 2016 to military retired pay, Survivor Benefit Plan (SBP) annuities, Reserve Component SBP annuities, Retired Serviceman's Family Protection Plan annuities, and Annuities for Certain Military Surviving Spouses is 0%. The rate is based on the change in the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W) through the third quarter of calendar 2015, as required by federal law. For more information, contact your Retirement Services Officer.
Retiree Appreciation Days
Today
Tuesday, March 15
Print
Saturday, March 19
99th RSC, Retirement Services Office Fort Belv
Fresno, CA
SFL Home
Soldiers (AD/NG/AR)
Retired Soldiers
Veterans
Military Families/Gold Star Families
Education
Employment
Health
MyArmyBenefits
About
SFL Mission
SFL TAP
Army White Pages
Resource Map
SFL Initiatives

Population Served -- Growing

Year	Active Soldiers	Retired Soldiers
1920	204,000	6,000
1950	593,000	42,000
1960	873,000	102,000
1970	1,323,000	282,000
1980	777,000	425,000
1990	732,000	489,000
2000	482,000	526,000
2010	562,000	847,000



In FY14, the Army paid $19.0 Billion in retired and annuity pay to Retired Soldiers and surviving spouses

Army Retirement Services

	Active Army	ARNG	USAR	Retired Soldiers	Surviving Spouses	Total
2016 Population Served	477,885	348,689	199,325	950,764	243,634	2.22M

Pre-Retirement Policy

- 116 Retirement Services Officers
- Pre-Retirement Counseling
- SBP/RCSBP Counseling
- MyArmyBenefits website
- Soldier for Life website

Post-Retirement Policy

- Lifetime benefits advice & support
- Survivor Benefit Plan (SBP) assistance
- *Army Echoes* Newsletter & Blog
- CSA & Installation Retired Soldier Councils
- Retiree Appreciation Days

Retirement is a process, not an event!

Not retiree, Retired Soldier: Just a change of mission

AR 600-8-7 – "Retirement Services Program"

https://soldierforlife.army.mil/retirement

39,895 Soldiers retired in FY15

Pre-Retirement Briefing

Topics

Applying for Length of Service (LOS) Retirement

- *How*
  - Officer - Chapter 6, **AR 600-8-24**, dated 12 April 2006
  - Enlisted - Chapter 12, **AR 635-200**, dated 6 Jun 2005
- *When*
  - Maximum: 12 months before desired retirement date
  - Minimum: All Officers **- 9** months before start date of transition leave

    Enlisted **- 9** months before retirement date

NOTE: Recommend 12-month lead time for smoother transition

Where

- General Officers: Notify GOMO, (703) 692-0152, DSN 222
- COL & LTC (P): Notify Colonels Management Office (COMO), (703) 602-8529, DSN 332
- All others: Military Personnel Office, JAG Retirements 703-545-2749, Chaplain Retirements 571-256-8764, Army National Guard: State Office.
- **Note:** ***CG, HRC-Fort Knox, is the retirement authority for officers who have completed at least 20 but less than 30 years***

Non-Regular Retirement Eligibility & Transfer to Retire Reserve

- **Acquire the minimum qualifying years**
  20 years for length of service retirement; 15 years for a medical retirement
  To get your 20-Year Letter, the 6 or 8 year rule might apply. If you completed 20 years:
    Before 5 Oct 94: must serve last 8 years in a Reserve Component (RC)
    From 5 Oct 94 to 24 Apr 05: must serve the last 6 years in a RC
    On or after 25 Apr 05: No RC service requirement

- **Points = Retired Pay*:* USAR:** DA Form 5016. **ARNG:** NGB Form 23. Verify yours now.

- **Retired Pay before 60? (Reduced Age Retirement)**
  - Federal law reduces non-regular retirement age 90 days for each 90-day increment for qualifying orders on or after 29 January 2008.
  - CAN cross fiscal year boundaries, but only if served after 1 October 2014.
  - The maximum reduction is to age 50.

- **When to Apply to HRC*:*** Request retirement application or download from HRC's website 12 months prior to eligibility date. Submit to HRC NET 9 months and NLT than 90 days prior to the date retired pay is to start, prior to the age of eligibility for reduced age, or 60th date of birth to ensure all documents are received and processed correctly to Defense Finance and Accounting Service (DFAS) Cleveland. Download application from HRC at: https://www.hrc.army.mil/TAGD/Reserve%20Component%20Retirements

Other Retirement Considerations

Retirement date

- 1st day of the month if for length-of-service
- any date for disability retirement

Active Duty Service Obligation

In lieu of PCS

- apply within 30 calendar days of alert for a retirement date no more than 6 months from the date of the PCS alert or the first day of the month after the officer attains 20 years AFS, whichever is later.

Reassigned on a PCS

- must wait 1 year to retire (AR 350–100)

Retiring on same day as AD pay raise *(final pay only)*

Authorized vs. Selected Transition Center (TC)

Authorized to use the TC closest to current duty station

May elect to be processed for retirement at a station-of-choice

Travel:

– not paid if to a station-of-choice TC (will incur cost of travel to that location per AR 635-8)

– reimbursement limited to or travel actually performed, not to exceed the allowances from the authorized place of retirement to the home of selection.

Overseas COLA & Overseas Housing Allowance:

both stop upon departure from the overseas location

Basic Allowance for Housing (BAH) paid based on transition leave address

http://www.defensetravel.dod.mil/site/cola.cfm

Calculate Your Retired Pay in 3 Steps

Step 1: Determine your DIEMS date (**D**ate of **I**nitial **E**ntry into **M**ilitary **S**ervice)

Step 2: Determine which pay plan you are eligible for based on your DIEMS date

Step 3: Use the appropriate formula to calculate your retired pay

Where to go to update DIEMS

Effective immediately, the brigade or installation PAS POC has the ability to input and correct DIEMS Date (after validating supporting documentation).

The local finance office is the responsible agency for corrections to the Defense Joint Military System.

Once a Soldier's DIEMS date can be verified, the changes will be reflected on the ERB/1ES.

For a fast, personalized retired pay calculation, go to **http://myarmybenefits.us.army.mil** and click on the retirement calculator

Current Army Reserve Members' Points of Contact

DIEMS UPDATE:
Enlisted Personnel Management Directorate
AGR PAB, AHRC-EPR-P All PMOS'
Email: usarmy.knox.hrc.mbx.epmd-pab-agr@mail.mil
Phone: (502) 613-5964
CSM/SGM/MSG(P) PAB, AHRC-EPR-M E9 AGR, IRR, IMA, TPU Soldiers
Email: usarmy.knox.hrc.mbx.epmd-pab-csm-sgm-sf@mail.mil
Phone: (502) 613-5896
IRR/IMA/TPU PAB, AHRC-EPR-J All PMOS'
Email: usarmy.knox.hrc.mbx.epmd-pab-irr-ima-ret@mail.mil
Phone: (502) 613-5977
Officer Personnel Management Directorate
Officer Personnel Action Branch:
Email: usarmy.knox.hrc.mbx.opmd-ldd-pabt@mail.mil
Phone: (502) 613-6727
Officer Health Services Personnel Action Branch (Previously AMEDD):
Email: usarmy.knox.hrc.mbx.opmd-hs-psb@mail.mil
Phone: (502) 613-6846
Army National Guard: See unit administrator or State Joint Forces Headquarters personnel or AGR manager.

PRIOR ARMY RESERVE MEMBER'S POINTS OF CONTACT:
Veterans Inquiry Section: Email:
usarmy.knox.hrc.mbx.tagd-ask-hrc@mail.mil

Final Basic Pay Plan (DIEMS Pre 8 Sep 80)

RETIRED PAY = (Years of creditable service X 2-1/2%) X Final Basic Pay

Commissioned service requirement

Time-in-grade requirement

Percentage multipliers can now exceed 100%

Full COLAs

Credit for all full months served (22 yrs 4 mos = 55.83%)

Years of service	20	21	22	23	24	25	26	27	28	29	30 thru 40
Final Pay Multiplier %	50		52.5			55	57.5		60	62.5	65	67.5	70	72.5	75	100
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Or just go to **http://myarmybenefits.us.army.mil** for your personal retirement calculation

High-3 Plan

DIEMS between 8 Sep 80 and 31 Dec 17

RETIRED PAY = (Years of creditable service x 2-1/2%) x average of highest ~~36 months~~ basic pay

Typically an average of the last 36 months

Commissioned service requirement

Percentage multipliers can now exceed 100%

Full COLAs

Credit for all full months served (22 yrs 4 mos = 55.83%)

Years of service	20	21	22	23	24	25	26	27	28	29
30 thru 40										
High-3 Multiplier %	50	52.5	55	57.5	60	62.5	65	67.5	70	72.5
75 - 100										

Or just go to **http://myarmybenefits.us.army.mil** for your personal retirement calculation

Note: Soldiers with a DIEMS date of 1 Jan 18 or later will re under the Blended Retirement System

High-3 or REDUX Plan

(DIEMS 1 Aug 86 to 31 Dec 17)

RETIRED PAY = (Years of creditable service x 2-1/2%) minus 1% for each year < 30 years x average of highest 36 months of basic pay

2% per yr thru 20 yrs; 3.5% from 20-30 yrs; 2.5% thereafter

You will retire under the High-3 pay plan unless you received the $30K
Career Status Bonus (CSB) - 15th year

Percentage multipliers can now exceed 100%

If you chose the CSB payment, you receive COLA minus 1%; one-time catch-up COLA at 62; COLA minus 1% thereafter

- Credit for all full months served

Years of service	20	21	22	23	24	25	26	27	28	29
30 thru 40										
REDUX Multiplier %	40	43.5	47	50.5	54	57.5	61	64.5	68	71.5
75 - 100										
High-36/Final Mult. %	50	52.5	55	57.5	60	62.5	65	67.5	70	
75 - 100										

Or just go to **http://myarmybenefits.us.army.mil**
for your personal retirement calculation

Blended Retirement System

(DIEMS 1 Jan 18 and later or those who opted in to the BRS)

RETIRED PAY = DEFINED BENEFIT + DEFINED CONTRIBUTION

DEFINED BENEFIT = Yrs of service x 2.0% x avg 36 highest months of base pay

DEFINED CONTRIBUTION

After 60 days, automatic contributions to TSP L Fund: Gov't 1% & Soldier 3%

After financial training, Soldier may change amount and TSP allocation

After 2 years, Gov't matches Soldier's TSP contributions (until 26 YOS) (Limits: Gov't: 5% [1% auto + 4% matching] & Soldier: Annual IRS limit, currently $18K)

After 2 years, Soldier is vested, may take TSP funds at ETS

OTHER INFO

Soldiers with 12 YOS or less on 31 Dec 17, may opt in from 1 Jan – 31 Dec 18

Soldiers with >12 years are grandfathered in their current retired pay plan

3 payout options at retirement: Full annuity, Reduced annuity plus 25% lump sum payment or Reduced annuity plus 50% lump sum payment

Cost-of-Living Adjustments (COLA)

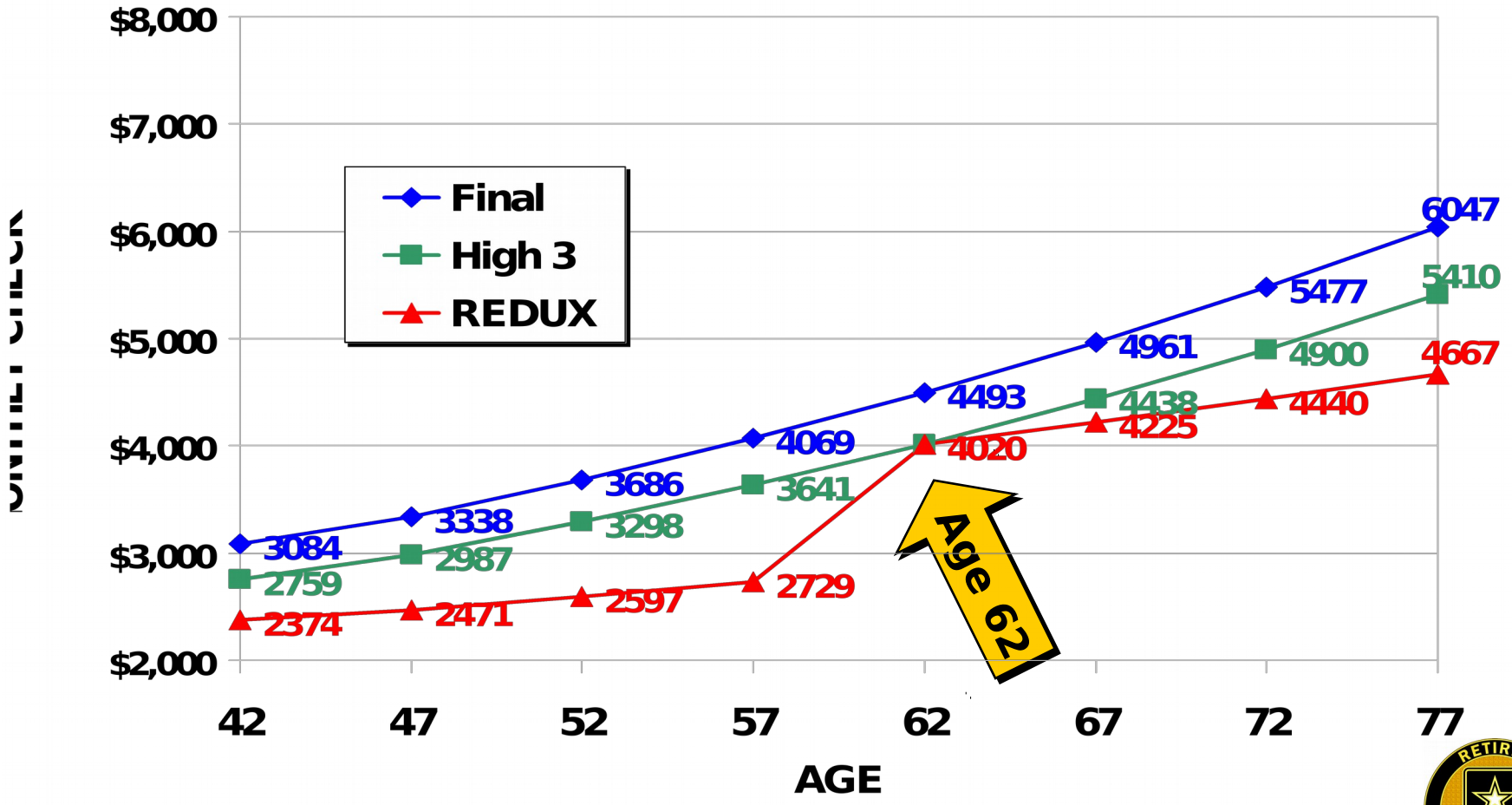
All Retirement Plans
- Based on difference between Consumer Price Index from last year's 3rd Qtr CY to current year's 3rd Qtr CY
- Partial first year COLA

Final Basic Pay or High-3 Plan or Blended Retirement System
- Full annual COLA

REDUX ($30K CSB) Plan
- Reduced until 62 (COLA minus 1%)
- At 62, one-time catch-up
- COLA minus 1% after 62

Growth Over The Years

Assumes average +2% COLA



MyArmyBenefits

MyArmyBenefits
The U.S. Army official benefits website
Home
Benefit Library
Benefit Calculators
News
Help
Español
SEARCH
ESTIMATE YOUR RETIREMENT PAY
Log in to calculate an estimate of your retirement pay for any of the three retirement systems-High 3, Final Pay or REDUX. Your personal data is filled in for you. MORE
MyArmyBenefits is the Official Army Benefits Website
Finding Your Benefits is as Easy as 1 - 2 - 3!
Browse Over 150 Fact Sheets for Benefit Eligibility and Highlights
Calculate Estimates of Your Survivor and Survivor Education Benefits
Forecast Your Retirement Benefits
Special information is provided for severely injured Soldiers and their families in the Wounded Warrior section of the site and for surviving family members of fallen Soldiers in the Survivor Benefits section. If you have questions or comments please contact us.
SPECIAL MODULES
Wounded, Ill and Injured
Casualty Operations
Multimedia
Soldier for Life
More Information
DS LOGON
A CAC or DS Logon Premium Account is required to access the MyArmyBenefits Calculators.
REGISTER FOR DS LOGON
NEED BENEFITS HELP?
Contact our counselors
FEDERAL BENEFITS
By Category
By Component
By Life Event
A to Z
STATE / TERRITORY BENEFITS
Please select...
GO

- **Benefit Library**
  - Federal Fact Sheets
  - State and Territory Benefits Fact S
  - Resource Locators
- **Benefit Calculators**
  - Retirement
  - Survivor Benefits
  - Deployment Calculator
- **Benefits Help Desk Operations**
- **Wounded Warrior Special Modul**
  - Wounded Warrior / DRE Calculato
  - Sustaining Income Calculator
- **Casualty Operations Special Mod**
  - Survivor Benefits Report

http://myarmybenefits.us.army.mil

Links directly to DEERS information through CAC or DS Logon.

Retired Pay Facts

Retired pay -- paid by DFAS-Cleveland

Payable 1st of month (when that is a weekend or holiday,

the pay date is moved to the previous business day)

Electronic Funds Transfer is now required

Use "***myPay***" to make online changes to pay, reissue

1099Rs, change bank account, change email address, etc.

Keep correspondence and email address current

Retiree Account Statement (RAS) issued only when there's a pay change (e.g., COLA, allotment, taxes, etc.),

but a monthly eRAS is now available on ***myPay*** **https://myPay.dfas.mil/myPay.aspx**

Taxes

States With NO State Income Tax

Alaska	New Hampshire	Texas
Florida	South Dakota	Washington
Nevada	Tennessee	Wyoming

tates That Do Not Tax Military Retired Pay (as of 24 March 2016)

Alabama	Idaho*	Maryland*	New Mexico*	South Carolina*
Arizona*	Illinois	Massachusetts	New York	West Virginia*
Arkansas*	Indiana*	Michigan	North Dakota*	Wisconsin
Colorado*	Iowa	Mississippi	North Carolina*	Washington D.C.*
Connecticut	Kansas	Missouri*	Ohio	
Delaware*	Kentucky*	Nebraska*	Oklahoma*	
Georgia*	Louisiana	New Jersey	Oregon*	
Hawaii	Maine		Pennsylvania	

* Conditions or limitations ap e law

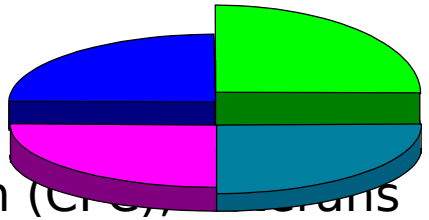
http://myarmybenefits.us.army.mil/Home/Benefit_Library/State__Territory_Benefits.html

Home of Residence **is determiner; not Home of Record!**

Allotments

In retirement, permitted to have:
- Maximum of 6 “discretionary”
- You can have an unlimited amount of “non-discretionary” allotments.

- For recalled Soldiers at retirement:
  - NONE continue from active duty
  - ALL must be re-initiated after separation
  - WHY? DFAS-CL has no interface with DFAS-IN



- Allotments except the Combined Federal Campaign (CFC), [illegible]rans Educational Assistance Program (VEAP), and Servicemember’s Group Life Insurance (SGLI) will continue into retirement unless stopped by the Soldier.

At least 30 days prior to the date of your retirement, you should review your Active Duty ***myPay*** account, and make sure you have established all the allotments you would like to carry over with you into retirement.

It is important to verify that your retirement pay will be sufficient to cover all your allotments. Some adjustment in amounts may be necessary to accommodate your Retired Pay without having a negative impact on your pay.

Can start/stop/change via ***myPay*** @ **https://myPay.dfas.mil**

More information at:

http://www.dfas.mil/retiredmilitary/manage/allotments.html

Army Emergency Relief

Helping the Army take care of its own since 1942

Did you know…

- **AER's sole mission is to provide emergency financial assistance to relieve the distress of Army personnel, Retired Soldiers, and their families.**
- In 2015, AER provided $62.2 million total assistance for 42,727 cases.
- For Retired Soldiers, AER provided $14.5 million for 8,206 cases.
- **As a Retired Soldier, you are eligible for all categories of assistance and you may continue to contribute through allotment from your retired pay.**
- For assistance, contact the AER section on your nearest Army installation, other service aid societies or the American Red Cross.

More information available at

www.aerhq.org

Social Security Tax (FICA) *(7.65%)*

FICA **not** deducted from retired pay!

When eligible, you will draw:

FULL Social Security *and*
FULL military retired pay!

Go to **http://www.ssa.gov** for in-depth Social Security information

Thrift Savings Plan

- You stop contributing to TSP at retirement
- Your options at retirement:
  1--do nothing and draw returns when permitted; or
  2--roll into an IRA
  May resume active participation if you become a federal civilian employee; military and civilian TSP accounts may be combined.

Account Withdrawal Deadline

If you decide to leave your money in the TSP, be aware that you will be required to start withdrawing your money by April 1 of the year following either:

The year you turn age 70½, if you are separated from Federal employment or the uniformed services, or

As a helpful reminder, the TSP will notify you before your required withdrawal date and mail you important tax information about your TSP withdrawal, as well as information about the IRS required minimum distributions.

If you are moving, please make sure that you fill out the Form TSP-9 when separating for change of address. TSP info: **www.tsp.g**

Dividing Retired Pay as Property If Divorced

(***Uniformed Services Former Spouses' Protection Act***)

NOT AUTOMATIC

Up to state courts

Can award any amount

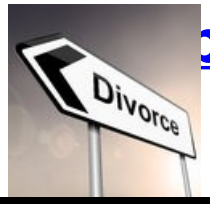
Award not tied to length of marriage

DFAS direct payment requirements:

- Marriage overlapped 10 years with service
- Limited to 50% of “disposable” retired pay*

**** up to 65%, if other garnishments***

http://comptroller.defense.gov/Portals/45/documents/fmr/Volume_07b.pdf



p://www.dfas.mil/garnishment/usfspa/legal.html

Take Leave or Sell It?

- Sell up to 60 days if you have not sold back any leave **over your career.**
- Leave that you sell back is automatically taxed at 25% Federal tax plus state tax.
- When you sell leave back, it will be base pay only
- You do not get benefits such

Permissive TDY*

Purpose: Facilitate transition to civilian life
(e.g. house-hunting, job-hunting)

20 Days:
CONUS-based Soldiers
OCONUS-based Soldiers (at same OCONUS location)

30 Days:
CONUS-based Soldiers who entered active duty from OCONUS and will return to OCONUS
OCONUS-based Soldiers, at a CONUS or another OCONUS location

*** At Commander's Discretion**

AR 600-8-10, Personnel Absences, Leaves and Passes

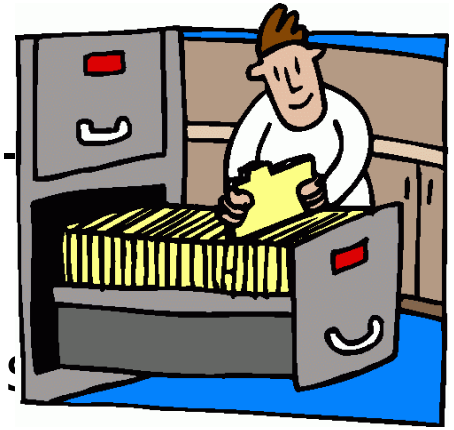
Retirement Physical

Army requires a retirement physical
No more than 6 months, no less than 1 month, before
retirement or start of transition leave
Your last record of active duty health
Most sites now provide combined Service and VA
retirement physical
Assists with claim for VA service-connected disability

Quick Start allows a Servicemember to submit a claim for disability
compensation1 to 59 days prior to separation, retirement, or release from
active duty or demobilization.
Submitting your disability compensation claim before discharge makes it
possible to receive VA disability benefits as soon as possible after separation, retirement, or demobilization.

NOTE: If participating in the Benefits Delivery at Discharge (BDD) prior to separation, retirement, or release from active duty or demobilization from active duty within the next 60 to 180 days, can help you receive VA disability benefits sooner. For more information, visit VA Web site at

Medical Records



Belongs to the Government per AR 40-

Make a copy of your records

Make a copy of Family member records

May be hard to obtain after retirement

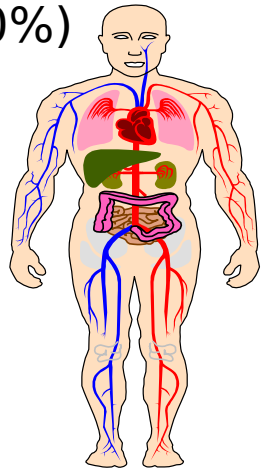
Can be placed on CD or emailed (Varies by record type)

Advantages of Applying to VA for Service-Connected

-
-
-
-
-
-

VA Compensation for Service-Connecte Disabilit

- VA rates disabilities 0% - 100%
  - Each % has an assigned dollar amount
  - 2016 basic rates: from $133.17 (10%) to $2906.83 (100%)
  - Unrelated to Military rank since ’93
  - Free VA medical care for service-connected conditions
- Monthly payments
  - Begin at 10% (CAN be 0% disabled)
  - Tax-free
  - 30% & higher = Extra dependent allowance
  - *For Retired Soldiers <50% disabled,* offsets Military retired pay $ for $



There will be no COLA for 2016 so the rates are the same as last year.

http://www.benefits.va.gov/COMPENSATION/types-compensation.asp

VA Service-Connected Disability Compensation Rates

% Disabled	Vet Only	Vet + Spouse	Vet + Sp + 1 Child
10	$133.17		
20	263.23		
30	407.75	455.75	491.75
40	587.36	651.36	699.36
50	836.13	917.13	976.13
60	1059.09	1156.09	1227.09
70	1334.71	1447.71	1530.71
80	1551.48	1680.48	1775.48
90	1743.48	1888.48	1995.48
100	2906.83	3068.90	3187.60

*There will be no COLA for 2016 so the rates are the same as last year.

Gulf War Veterans

- DoD: Comprehensive Clinical Evaluation Program (CCEP)
- VA: Gulf War Registry Program

SGLI & VGLI

You must **apply** to convert SGLI to VGLI within one year and 120 days from discharge.

If you submit a VGLI application within 240 days after discharge, you can obtain this coverage regardless of health.

You can retain VGLI for as long as you pay the premiums.

Premiums may be paid by allotment, check or money order, if paid monthly

Discounts are offered for the following pay schedules:

- quarterly (2.5%)
- semi-annually (3.75%)
- annually (5%)

All terminally ill policyholders with less than 9 months to live will be eligible to take up to 50% of their SGLI or VGLI coverage in a lump sum.

How to Apply

Applying for VGLI is simple using one of the following methods:

Apply through eBenefits

Download and complete SGLV 8714, Application for Veterans' Group Life Insurance and mail it to the Office of Servicemembers' Group Life Insuranc

http://www.benefits.va.gov/insurance/in

VGLI Premium Schedule – Monthly Rates (Examples)

Insurance Amount	Age 40-44	45-49	50-54	55-59	60-64	65-69	70-74	75 &over
$400K	$68.00	$88.00	$144.00	$268.00	$432.00	$600.00	$920.00	$1840.00
$300K	$51.00	$66.00	$108.00	$201.00	$324.00	$450.00	$690.00	$1380.00
$250K	$42.50	$55.00	$90.00	$167.50	$270.00	$375.00	$575.00	$1150.00
$200K	$34.00	$44.00	$72.00	$134.00	$216.00	$300.00	$460.00	$900.20
$150K	$25.50	$33.00	$54.00	$100.50	$162.00	$225.00	$345.00	$690.00
$100K	$17.00	$22.00	$36.00	$67.00	$108.00	$150.00	$230.00	$460.00
$50K	$8.50	$11.00	$18.00	$33.50	$54.00	$7	$115.00	$230.00

http://www.benefits.va.gov/INSURANCE/vgli_rates_new.asp

VA Info Sources

- http://www.va.gov
- https://www.ebenefits.va.gov/ebenefits/homepage
- Send e-mail inquiries
- Download forms
- Get benefits information
- Apply for benefits

- Benefits: 1-800-827-1000
- Education: 1-888-442-4551
- VA Life Insurance: 1-800-669-8477
- SGLI/VGLI: 1-800-419-1473
- Gulf War: 1-800-749-8387
- TDD: Dial 711
- Women Veterans
  Hotline 1-855-829-6636

- *County VA Director (blue pages of phone book)*

Concurrent Receipt Background

From 1890 to 2002, Federal law did not allow *concurrent receipt* of military retired pay & VA disability compensation
CRSC: Enacted December 2, 2002

CRDP: Enacted January 1, 2004

Goal of New Laws: Restore some or all of the pay that is offset to the **most severely disabled**

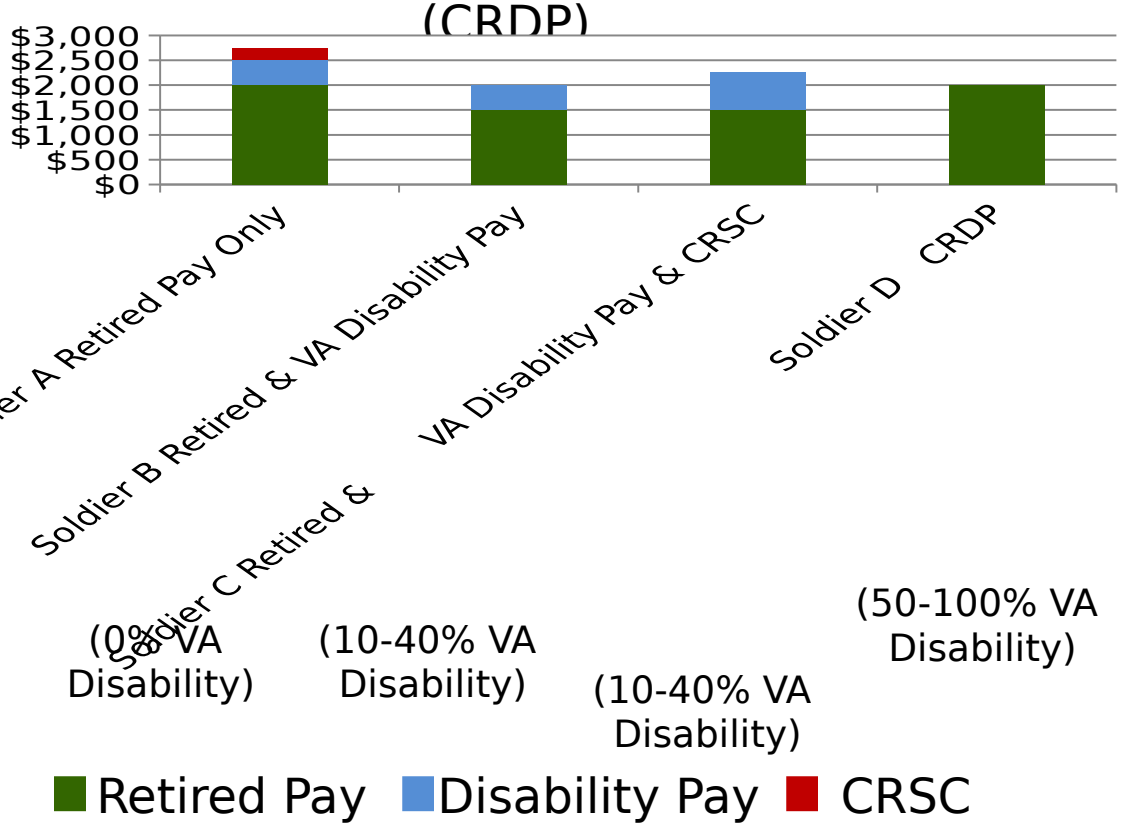
CRSC & CRDP Comparison

Combat-Related Special Compensation	Concurrent Retired and Disability Pay
Combat-related disabilities • Armed conflict (e.g. wounds) • Simulated combat (e.g. FTX) • Hazardous service (e.g. parachute duty) • Instrumentalities of war (e.g. combat vehicles)	Service-connected disabilities Retired pay that would have been waived by the Soldier in order to receive disability pay is restored
10%-100% disability rating	50%-100% disability rating
Not taxable; not divisible in divorce	Taxable; divisible in divorce
Receiving retired pay	20-year (Active or RC) or TERA retirement
Must apply to HRC	Automatic; no application required
https://www.hrc.army.mil/tagd/crsc	http://www.dfas.mil/retiredmilitary/disability/crdp.html

Retired and Disability Payments

Tying It All Together

Retired pay is reduced dollar-for-dollar by VA Disability Pay unless the Soldier qualifies for Concurrent Retired and Disability Pay (CRDP)



Example Only

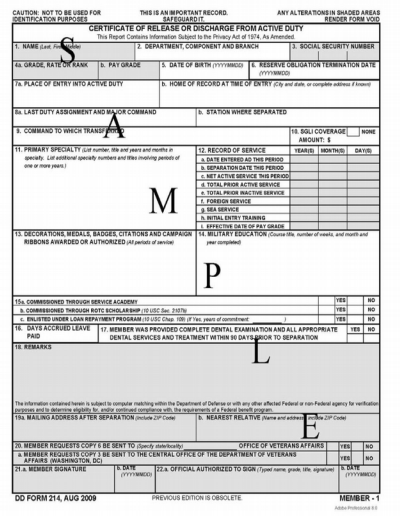
NOTE: All Soldiers retired at the same pay grade and years of service

DD Form 214 (Certificate of Release or Discharge from Active Duty)

Check for accuracy before signing - **Your** personal responsibility!

Copies:

#1 – Service member
#2 – Service Personnel File
#3 - United States Department of Veterans Affa
#4 – Member; only copy that contains reason f discharge; of interest to some employers


CAUTION: NOT TO BE USED FOR IDENTIFICATION PURPOSES
THIS IS AN IMPORTANT RECORD. SAFEGUARD IT.
ANY ALTERATIONS IN SHADED AREAS RENDER FORM VOID

CERTIFICATE OF RELEASE OR DISCHARGE FROM ACTIVE DUTY

This Report Contains Information Subject to the Privacy Act of 1974, As Amended

1. NAME (Last, First, Middle)
2. DEPARTMENT, COMPONENT AND BRANCH
3. SOCIAL SECURITY NUMBER
4a. GRADE, RATE OR RANK
4b. PAY GRADE
5. DATE OF BIRTH (YYYYMMDD)
6. RESERVE OBLIGATION TERMINATION DATE (YYYYMMDD)
7a. PLACE OF ENTRY INTO ACTIVE DUTY
7b. HOME OF RECORD AT TIME OF ENTRY (City and state, or complete address if known)
8a. LAST DUTY ASSIGNMENT AND MAJOR COMMAND
8b. STATION WHERE SEPARATED
9. COMMAND TO WHICH TRANSFERRED
10. SGLI COVERAGE ___ NONE AMOUNT: $
11. PRIMARY SPECIALTY (List number, title and years and months in specialty. List additional specialty numbers and titles involving periods of one or more years.)
12. RECORD OF SERVICE — YEAR(S) MONTH(S) DAY(S)
a. DATE ENTERED AD THIS PERIOD
b. SEPARATION DATE THIS PERIOD
c. NET ACTIVE SERVICE THIS PERIOD
d. TOTAL PRIOR ACTIVE SERVICE
e. TOTAL PRIOR INACTIVE SERVICE
f. FOREIGN SERVICE
g. SEA SERVICE
h. INITIAL ENTRY TRAINING
i. EFFECTIVE DATE OF PAY GRADE
13. DECORATIONS, MEDALS, BADGES, CITATIONS AND CAMPAIGN RIBBONS AWARDED OR AUTHORIZED (All periods of service)
14. MILITARY EDUCATION (Course title, number of weeks, and month and year completed)
15a. COMMISSIONED THROUGH SERVICE ACADEMY — YES NO
b. COMMISSIONED THROUGH ROTC SCHOLARSHIP (10 USC Sec. 2107b) — YES NO
c. ENLISTED UNDER LOAN REPAYMENT PROGRAM (10 USC Chap. 109) (If Yes, years of commitment) — YES NO
16. DAYS ACCRUED LEAVE PAID
17. MEMBER WAS PROVIDED COMPLETE DENTAL EXAMINATION AND ALL APPROPRIATE DENTAL SERVICES AND TREATMENT WITHIN 90 DAYS PRIOR TO SEPARATION — YES NO
18. REMARKS
The information contained herein is subject to computer matching within the Department of Defense or with any other affected Federal or non-Federal agency for verification purposes and to determine eligibility for, and/or continued compliance with, the requirements of a Federal benefit program.
19a. MAILING ADDRESS AFTER SEPARATION (Include ZIP Code)
b. NEAREST RELATIVE (Name and address (Include ZIP Code)
20. MEMBER REQUESTS COPY 6 BE SENT TO (Specify state/locality) OFFICE OF VETERANS AFFAIRS — YES NO
a. MEMBER REQUESTS COPY 7 BE SENT TO THE CENTRAL OFFICE OF THE DEPARTMENT OF VETERANS AFFAIRS (WASHINGTON, DC) — YES NO
21 a. MEMBER SIGNATURE
b. DATE (YYYYMMDD)
22 a. OFFICIAL AUTHORIZED TO SIGN (Typed name, grade, title, signature)
b. DATE (YYYYMMDD)
DD FORM 214, AUG 2009
PREVIOUS EDITION IS OBSOLETE.
MEMBER - 1

File your copies (1 & 4) in a safe place ***(NOT a courthouse unless they assure you that it will not be accessible by the general public!)***

Obtaining a Copy of DD Form 214

Copies of a Retired Soldier's DD Forms 214 may be obtained from the following sources, as applicable:

Best Option-

a. Retired Soldiers also have access to their personnel records through the Army White Pages using DS Logon.

If not possible-

b. For Retired Soldiers separated after 1 October 2002 who do not have DD Forms 214 available in iPERMS, forward request to Commander, U.S. Army Human Resources Command (AHRC-PDR-HI), 1600 Spearhead Division Avenue, Department 420, Fort Knox, KY 40122-5402

c. Retired Soldiers and Veterans who register for level 2 premium eBenefits through the Veterans Administration at http://www.ebenefits.va.gov can obtain copies of DD Forms 214 from iPERMS through the Defense Personnel Records Information Retrieval System.

d. For Retired Soldiers separated prior to 1 October 2002 who are no longer in military service, forward requests to the National Personnel Records Center.

Relevant information may be found at http://www.archives.gov/veterans/militarysevice-records/

e .Installation military personnel divisions of ARNG State level

At Retirement, You Will Also Receive…

Retirement Certificate

Presidential Certificate of Recognition - if 20 YOS

Presidential Letter of Recognition - if 30 YOS or other special category (e.g., CSA, SMA, Medal of Honor Recipient or former POWs who qualify for or have been rewarded the POW Medal.

Retirement Ceremony *(optional)*

Spouse Certificate of Appreciation *(if applicable)*

Army Retiring Soldier Commendation Program Package

Army Retiring Soldier Commendation Program

- ARSCP was created by ASA (M&RA) in 2009
- Flag required by 10 USC § 12605 since 1998
- Retired Army Lapel Button required by Army policy since 1968
- Presented to Active Duty Soldiers at retirement
- Presented to Reserve Component Soldiers upon entry to Retired Reserves
- Kit includes flag, Retired Army Lapel Button, 2 window decals, and a tri-signed letter
- Installation, State, RSC Retirement Services Officers order k

Mobilization/Retiree Recall

- By Age
  - Officers and enlisted, up to age 60
  - Warrant officers, up to age 62
  - General officers, on a case-by-case basis

- By Category
  - Cat I – non-disability, retired less than 5 years, under 60
  - Cat II – non-disability, retired 5 years or more, under 60
  - Cat III – all military retired Soldiers not in category I or II to include WOs and health care professionals who retire from

Travel & Transportation

(*Contact Your Transportation Office)*

Travel

- Authorized from last duty station to home of selection (includes Family members)
- If home of selection is OCONUS, costs limited to those payable had a CONUS site been selected

Transportation of Household Goods (HHGs)

- From last duty station to home of selection
- May ship stored HHGs
- Non-temporary storage authorized for 1 year
- If retiring OCONUS, POV shipment to CONUS authorized

Time Limit on Travel & Transportation Allowance

- Typically one year
- Exceptions may be requested prior to 1st anniversary of retirement
- Additional Info Source: DoD Travel Reg 4500.9, found at --

http://www.ustranscom.mil

ID Cards

-
-
-
-
-
-

Impact of ID Card Changes at Retirement

- Soldier turns in Common Access Card (CAC)
- Retired ID card is not CAC, so…
  - No access to DoD Enterprise Email
  - No access to CAC-Enabled systems
  - Must obtain DS Logon Account to access records and systems
  - Must change ***myPay*** account to commercial email

Former Spouse ID Card

Authorized ONLY if:

- Marriage lasted at least 20 years, *AND*
- Service for retired pay was at least 20 years

If above two conditions are met, overlap requirement is:

OVERLAP	**PRIVILEGE(S)**
20+ years	Full
15 years, but less than 20	Medical care (for 1 yr)
Less than 15 years	None

Note: A former spouse is not eligible for medical benefits if enrolled in employee-sponsored health plan.

Soldier for Life -Transition Assistance Program (SFL-TAP)

You may initiate the SFL-TAP process 24 months before retirement.

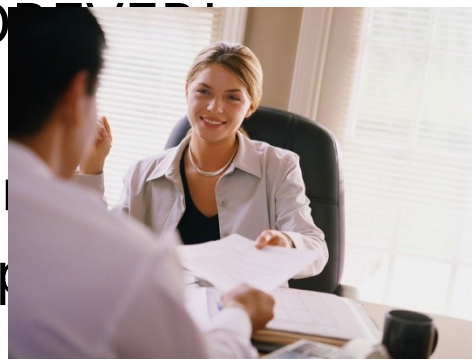
You **MUST** complete the mandatory Pre-Separation Counseling at

least 12 months prior to your effective retirement date.

Benefit for Retired Soldiers – Eligible for SFL-TAP services on a space- available basis - FO

Consists of:

- Pre-separation counseli
- Job assistance worksho
- Individual counseling
- Job search resources

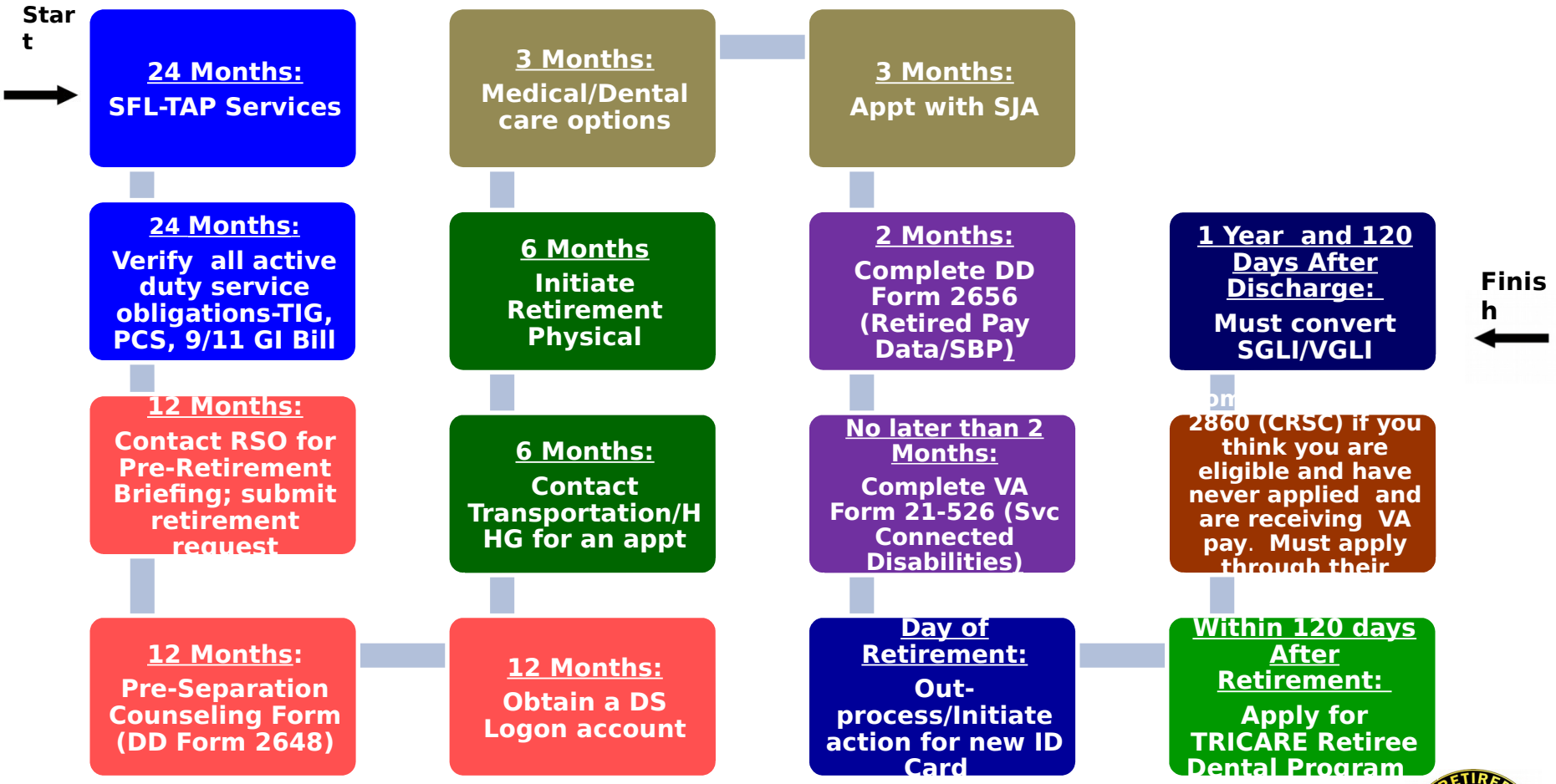


SFL-TAP Home Page:

https://www.sfl-tap.army.mil/

Active Army Retirement Timeline

Retirement is a process, NOT an event!!


Start
24 Months:
SFL-TAP Services
24 Months:
Verify all active duty service obligations-TIG, PCS, 9/11 GI Bill
12 Months:
Contact RSO for Pre-Retirement Briefing; submit retirement request
12 Months:
Pre-Separation Counseling Form (DD Form 2648)
3 Months:
Medical/Dental care options
6 Months
Initiate Retirement Physical
6 Months:
Contact Transportation/HHG for an appt
12 Months:
Obtain a DS Logon account
3 Months:
Appt with SJA
2 Months:
Complete DD Form 2656 (Retired Pay Data/SBP)
No later than 2 Months:
Complete VA Form 21-526 (Svc Connected Disabilities)
Day of Retirement:
Out-process/Initiate action for new ID Card
1 Year and 120 Days After Discharge:
Must convert SGLI/VGLI
2860 (CRSC) if you think you are eligible and have never applied and are receiving VA pay. Must apply through their
Within 120 days After Retirement:
Apply for TRICARE Retiree Dental Program
Finish

Employment Restrictions

- Federal Employment
- Foreign Government Employment
- Negotiations with Employers
- “Switching Sides”
- Rules for Procurement Officials
- Rules Specific to General Officers
- Working During Transition Leave
- Use of Title & Wearing of Uniform after Retirement.

http://www.dod.mil/dodgc/defense_ethics

TRICARE--An Overview

- you are enrolled in TRICARE Prime and pay no fees
- your family members pay no enrollment fees, but must choose a TRICARE option and apply for enrollment in TRICARE Prime

TRICARE Extra - the “preferred provider” option no enrollment fee, but deductible and co-payments apply

TRICARE Standard - “fee-for-service” option – most flexibility no enrollment fee, but deductible and co-payments

TRICARE Young Adult - premium-based health care plan unmarried, age 21 but not yet 26 years old adult children who have "aged out" of regular TRICARE coverage.

TRICARE Retired Reserve (TRR) - premium-based health plan for qualified retired Reserve members, their families and survivors.

TRICARE For Life -TRICARE For Life offers secondary coverage to Medicare for

http://www.tricare.mil

TRICARE Retiree Dental Plan (TRDP)

(Currently administered by DDP*Delta)

Who Is Eligible:

Retired Soldiers

Retired Guard/Reserve (including Gray Area)

Medal of Honor recipients

Spouses, unremarried surviving spouses, and eligible children (including stepchildren, adopted children, and court-ordered wards) (up to age 21 or to age 23 if a full-time student (proof of full-time student status required), or older if disabled before losing eligibility.

Where Available:

Coverage is offered worldwide and the benefits are based on the program you're in (i.e. TRDP vs Overseas TRDP). To be eligible for the overseas program, make sure that DEERS has your overseas address on file. Complete information can be found in the Benefits Booklet available at trdp.org.

Visit http://trdp.org/ **for complete information.**

TRICARE Retiree Dental Program

Annual maximum - $1300 per enrollee

Annual deductible-$50 per person, $150 per family (does not apply to basic preventive and diagnostic services)

Dental accident annual maximum: $1200 per enrollee

Lifetime for braces - $1750 per enrollee (includes adults)

Nationwide network of dentists available that offer great care and save you money.

Log on to **trdp.org** and watch the “Enrolling is Easy” video for complete information on enrollment. Then connect to the Beneficiary Web Enrollment (BWE) website to enroll online. Enroll any time **after** retiree status is reflected in DEERS.

Benefits begin the first day of the month after enrollment and can be coordinated with any other dental plan you have.

TRICARE Retiree Dental Program (Con't)

To skip the 12-month waiting period for major services, enroll within 4 months after retirement. (You must notify Delta Dental of your timely enrollment via their "Online Inquiry" form to have the waiver applied. Also, let them know if you need a retroactive start date to the first of the month.)

- Enrollment is month-to-month after the initial 12-month commitment is satisfied.

Delta Dental will access DEERS to verify eligibility and enrollment, so it is important to keep information up to date in DEERS

If enrolled within 4 months after retiring, Retired Soldiers and their family members get a waiver of the 12-month waiting period and can immediately get coverage for braces, crowns, implants, etc… Since this waiver isn't automatically granted via the BWE, however, they'll need to let TDRP know via an Online Inquiry.

Detailed info available on-line at – **http://trdp.org/retirees/enroll-today.html** AND DEERS **https://www.dmdc.osd.mil/milconnect**

VA Dental Care

No-Cost Dental Care MAY Be Furnished –

1. For service-conditions existing at retirement
   -- On a <u>one-time</u> basis
   -- Must apply <u>within 180 days</u> of discharge
   -- <u>Not eligible</u> if necessary treatment was completed by Military within
      180 days of retirement (reflected on DD Form 214)
2. For service-connected, non-compensable conditions of POWs who were incarcerated <u>less than</u> 90 days ***<u>NOTE</u>: Complete treatment is furnished to those who were POWs more than 90 days***
3. If you are not eligible for VA Dental Care, the VA implemented a comprehensive national **<u>VA Dental Insurance Program (VADIP)</u>** to give enrolled Veterans and **<u>CHAMPVA</u>** beneficiaries the opportunity to purchase dental insurance through **<u>Delta Dental</u>** and **<u>MetLife</u>** at a reduced cost. Participation is voluntary and purchasing a dental [illegible] does not affect Veterans current eligibility for VA dental services [illegible] treatment.

<u>http://www.va.gov/health/services/dental</u>

<u>http://www.va.gov/HEALTHBENEFITS/vadip/index.asp</u>

Federal Long Term Care Insurance

The Federal Long Term Care Insurance Program™
www.LTCFEDS.com

- care provided in your own home
- services provided in nursing homes and assisted living facilities
- community-based care and services

www.LTCFEDS.com

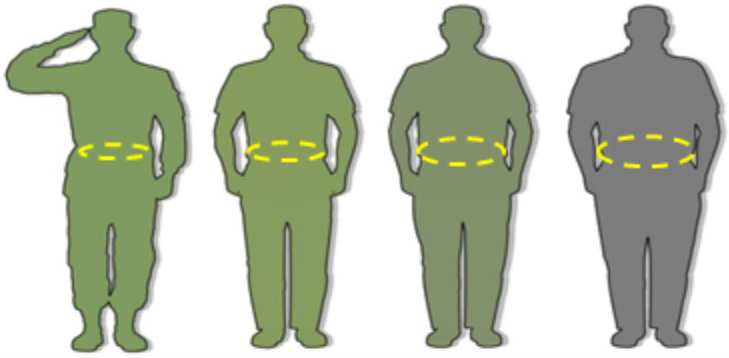
Preventing Post-Retirement Weight Gain:

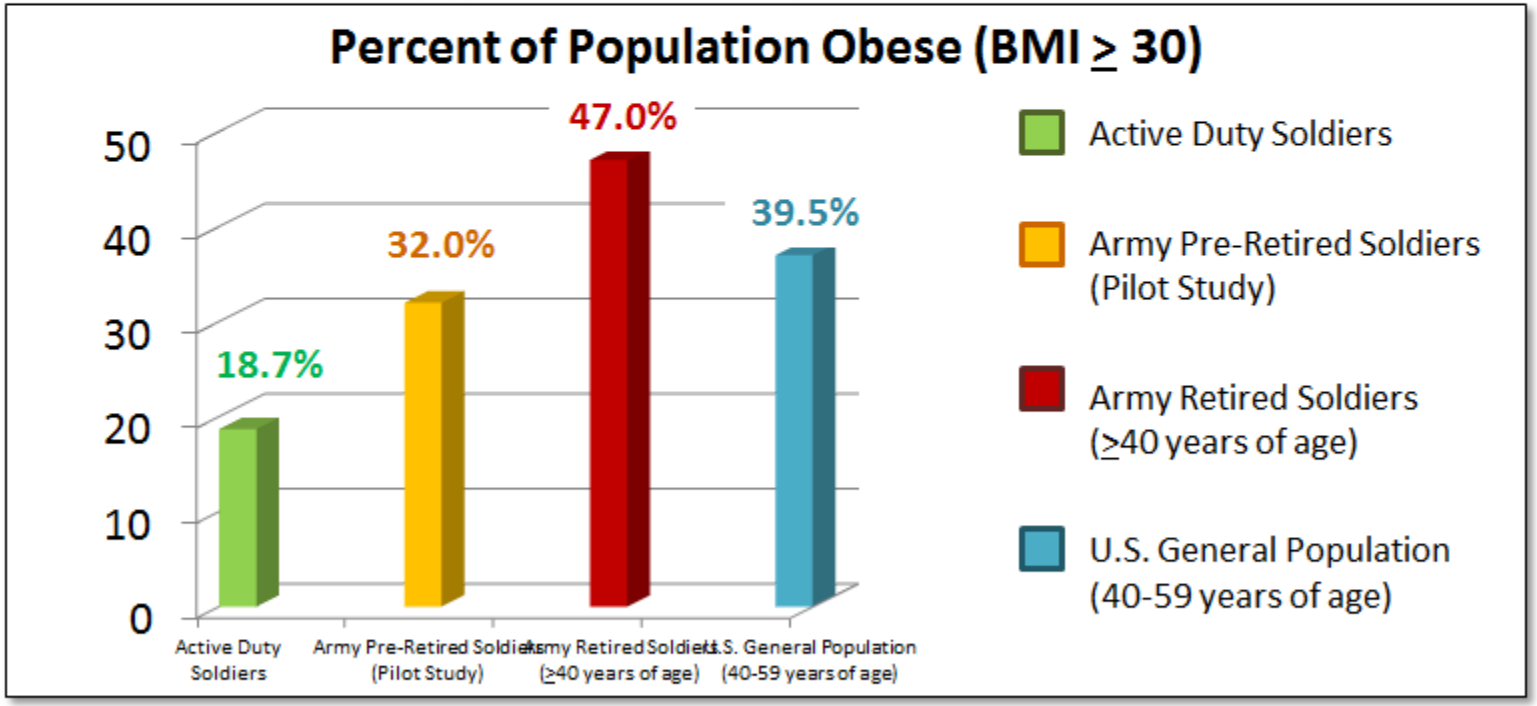
Protect Your Health During Retirement

Retirement = New Mission

How do you envision your health over the next 20 – 40 years?

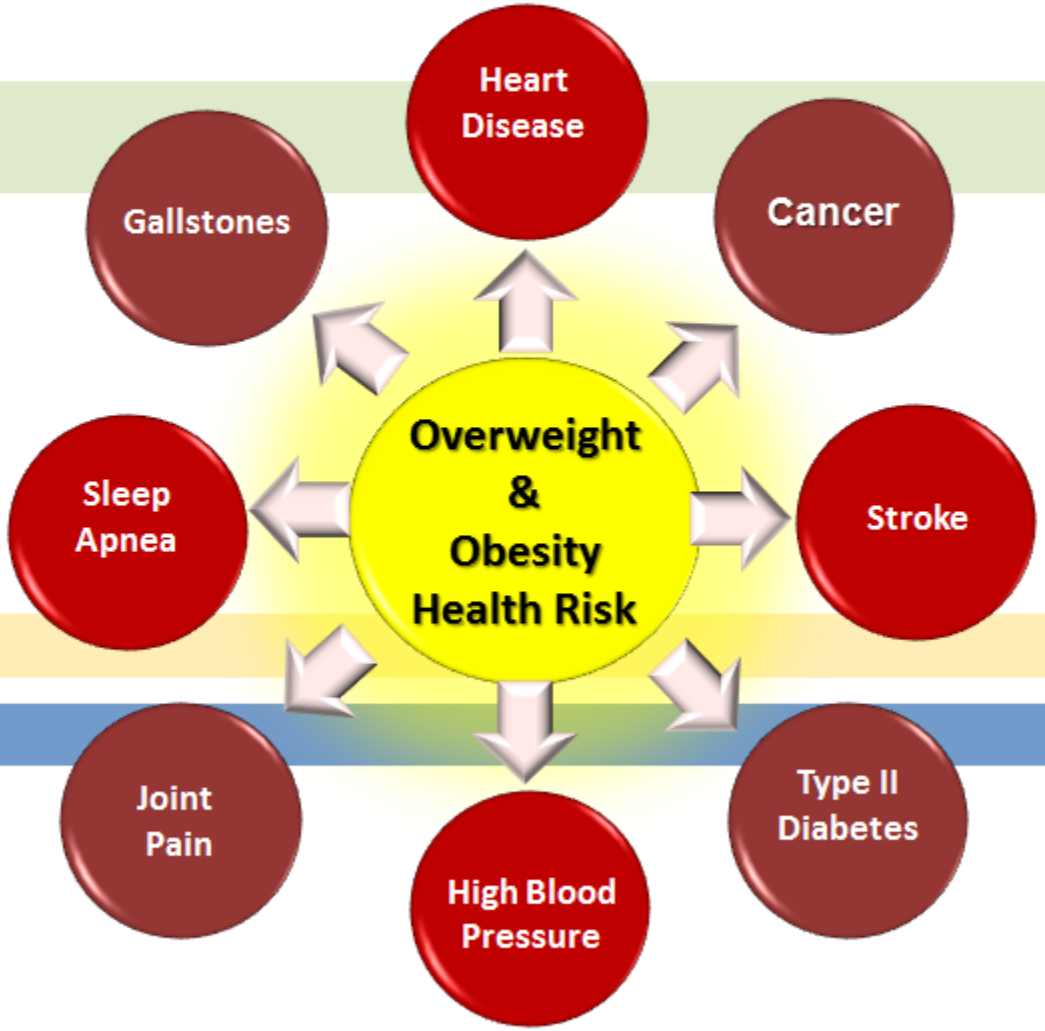
Avoid Post-Retirement Weight Gain

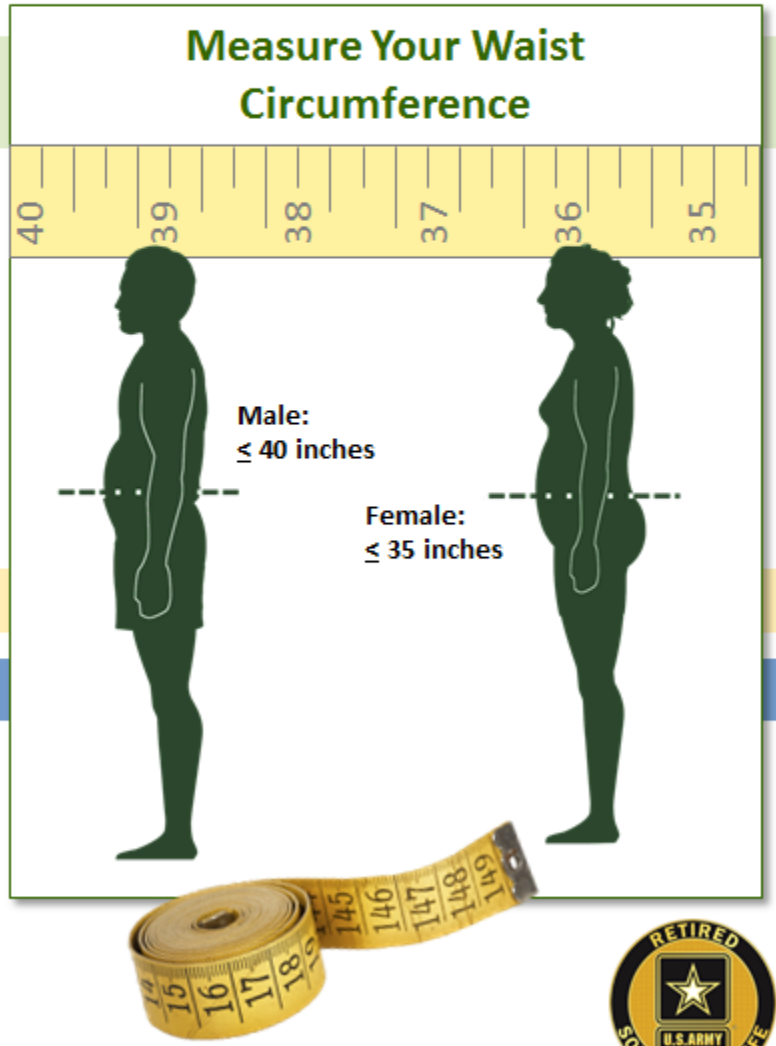




***Source**: All Active Duty Soldiers (all ages) and the Army Retired Soldiers (≥ 40 years of age): ALTHA/CDM data 31 March 2014, based on last recorded ht./wt.*
***U.S. General Population:** JAMA 2014; 311(8):806-814. (**Table 4**: Adults aged 40 – 59 for all races/Hispanic origin groups)*
Website: http://jama.jamanetwork.com/article.aspx?articleid=1832542
***Army Pre-Retired Soldier Pilot Study Data:** Public Health Assessment Report No. WS.0026997.3, April 2015. 5 Pilot Test Sites (Fort Bragg, Fort Meade, Fort Belvoir, Fort Sill, and Aberdeen Proving Ground). N=547 of Army pre-Retired Soldiers; Average Age = 44.6*

Know Your Risk





Focus on the Performance Triad

(http://armymedicine.mil/Pages/performance-triad.aspx)

Set a goal - Make a plan –Take action

- **Employ self-monitoring tactics**
  - Weigh yourself weekly and graph it
  - Measure waist circumference
  - Try on "marker clothes"
  - Keep a daily food log
  - Use an activity tracker
  - Calorie controlled meal plans: Army H.E.A.L.T.H http://armyhealth.pbrc.edu
- **Determine your threshold**
  - Set a 3 pound weight gain limit
  - Take corrective action sooner than later

Easier to prevent weight gain than to try and lose it and keep it off.

Additional Resources

- Contact your local Medical Treatment Facility (MTF) to get help from a Registered Dietitian
- Visit your local Army Wellness Center (AWC)
- http://soldierforlife.army.mil
- http://www.myarmyonesource.com

RETIRED
U.S.ARMY
SOLDIER FOR LIFE

“Space-A” Travel

Retired Soldiers may travel within CONUS or OCONUS

May FAX request to site; stay on list 60 d

Instructions on signing up by e-mail

Benefit ends for Family members with death of the Retired Soldier

http://www AMC Travel **ctravel/index.asp**

Your AAFES Benefits in Retirement

EXCHANGE™

"We're honored to serve those who have served."

Savings and special offers are right at your fingertips-

On Your Phone

95613
Buy Pampers Baby Dry Pk Diaper 54ct or lgr & get 1 FREE Pampers Tdr Care Wipe 72ct Valid 17-23 Feb13/Army/AF Exchange.Cashier use 61473856585 Lmt 2TxtSTOP2end

Get great money saving

Online

Shop Online Now
Exchange Stores
Community
About Exchange
EXCHANGE
Enjoy NO SALES TAX & FREE Standard Shipping offers on MILLIONS of items available.
Office DEPOT
SHOP THE EXCHANGE ONLINE SPECIALTY STORE
Office Depot Celebrate Summer SAVINGS Event!
SAVE 15%
SHOP NOW
Enter promo code 'x2081depot' at checkout
One stop for low prices everyday.
Sign Up & Save
Join our Online Savings Club
Join your local Exchange Buddy List
Receive Money Saving Offers via Text
Subscribe to our mailing list(s)
Limited Time Promotions
Shop by Special
Shop by Department
Shop by Catalog

Sign up for alerts and discounts

At your local Exchange and Express!

- Tri-weekly coupons by text
- Name brand discounts (10%+)
- Weekly Facebook discounts (www.facebook.com/AAFES.BX.PX)
- eNewsletter online discounts
- Buddy list specials/local events

Military Service Organizations

- House: (113th) 20%; (114th) 18
- Senate: (113th) 18%; (114th) 12

Keep up on legislative matters at:

http://thomas.loc.gov/home/thomas.php

Retired Soldier Motto:

"Once a Soldier, always a Soldier…a Soldier for Life"

- Installation volunteer positions
- Military service organizations
- Veterans service organizations

Talk to your retirement services officer about joining

- Installation Retiree Councils
- CSA Retired Soldier Council

Recent Council reports available at:

https://soldierforlife.army.mil/retirement/retireecouncil

Army *Echoes*

- Official Army publication for communicating with Retired Soldiers/Families
- 3 issues: FEB, JUN, OCT
- Apps for iPhone, iPad, Android phones
- All Retired Soldiers and SBP annuitants with ***myPay*** accounts now receive *Echoes* electronically at their email addresses in ***myP***
  *Change your email address in **myPay** to a commercial email address before you retire!*
- Receive *Echoes* ***BEFORE*** you retire! Subscrib
  https://soldierforlife.army.mil/retirement/echoes-subscription.
- Subscribe to the Army *Echoes* Blog on the Soldier for Life website at:

ECHOES

THE NEWSLETTER FOR RETIRED SOLDIERS, SURVIVING SPOUSES & FAMILIES

A MESSAGE FROM
THE CHIEF OF STAFF

Greetings Retired Soldiers and Families,

I am humbled to serve as the 39th Chief of Staff of the Army, and honored to be the son of two veterans. My mother and father served our nation in World War II as part of our greatest generation with my mother tending to the medical needs of Soldiers from the Pacific while my father served with the 4th Marine Division in the Central Pacific.

For the past fourteen years, our military has proven itself during two conflicts, multiple humanitarian missions, reassuring our allies in Europe, countering the Ebola threat in Africa, and combating violent extremists. Our Soldiers and their families have continued to answer the call each time our nation asks, and our nation will continue to ask. In order to respond to multiple threats anywhere in the world, our Army must have forces that have both capacity and capability, both in size and skill. That is why my number one priority as CSA is readiness. It is my duty to ensure that our formations are ready to deploy and win. Readiness is not a rating on a unit status report. It is ensuring our formations are properly manned, equipped, well-trained, and they will be well-led. Our Army does not have the luxury of preparing for a single opponent. We must be able to fight guerillas and terrorists all the way up through nation-state militaries on multiple fronts.

The Army will be ready for future conflicts by maintaining overmatch against our nation's adversaries. We retain our overmatch by properly investing in people, researching new technology, modernizing equipment and developing realistic training opportunities for our formations. All must be done during a period of budget austerity and ambiguity. Resourcing the Army today and into the future is the focus of my attention during my tenure as CSA.

I am extremely proud of each of you and your selfless service to our nation and honored to have served with many of you. Thank you for your continued support to our Army and our nation. The Army continues to call upon you, our Soldiers for Life, to tell your Army story about your selfless service to our nation. By sharing your Army story you strengthen the bond between the Army and the people we have sworn to defend.

I look forward to working with each of you through the CSA Retired Soldier Council to address vital issues and concerns facing our Retired Soldiers and their families.

Ready to Fight Today – Ready to Win Tomorrow – America's Army

MARK A. MILLEY
General, United States Army
39th Chief of Staff of the Army

ONCE A SOLDIER, ALWAYS A SOLDIER … A SOLDIER FOR LIFE

OCT 2015 - JAN 2016

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http://soldierforlife.army.mil/retirement/blog.

Thank you for your Service!!

Please make an appointment to receive your separate SBP briefing. You can access the HQDA SBP briefing at:

https://soldierforlife.army.mil/retirement/sbp